

**IN THE SPECIFICATION:**

Please amend the specification on page 2, beginning at line 15 as follows:

Further, in the prepaid card system, a user buys a prepaid card with cash and then the user can purchase goods for the amount of the prepaid card. There are a magnetic card type and IC card type in such prepaid cards.

Please amend the paragraph on page 6, beginning at line 7 as follows:

Fig. 1 is a block diagram showing an embodiment of a card settlement system using a prepaid card relating to the present invention. In Fig. 1, a reference symbol BA denotes a post office in which cash can be withdrawn by using a debit card D; B1 denotes a terminal unit such as ATM or the like installed in the post office BA; BB denotes a bank in which cash can be withdrawn by using a debit card D; B2 denotes a terminal unit such as ATM or the like installed in the bank BB; P denotes a prepaid card issued by the terminal unit B1 or B2; BC denotes a settlement bank which confirms and approves an identification number data transmitted from the terminal unit B1 or B2; 1, 2, 3, 4, 5 and 6.....n denote stores installing terminal units T1, T2, T3, T4, T5, and T6, respectively,.....Tn capable of using the prepaid card P; E denotes a bank with which the stores have accounts, respectively, to which data is transmitted from the terminal units T1, T2, T3, T4, T5, and T6, respectively,.....Tn of the stores. Further, in this embodiment, because the debit card D and the ATM terminals B1 and B2 can have the same structure as conventional ones and the prepaid card issuance function can be relatively readily added to the ATM terminal, the explanation for them is omitted.

Please amend the paragraph on page 7, beginning at line 16 as follows:

The user can buy goods and settle a price thereof at a store 1, 2, 3, 4, 5 and 6 .....or ~~n~~  
in which the prepaid card available terminal unit T1, T2, T3, T4, T5, and T6 .....or ~~Tn~~ is  
installed, by using the prepaid card P purchased in the above-mentioned manner. The prepaid  
card can be used in the same manner as a conventional prepaid card. In that case, it is not  
required to input the identification number of the debit card, because an input operation of the  
identification number of the debit card is troublesome and opens up the possibility of burglary.

Please amend the paragraph on page 8, line 1 as follows:

When some goods are purchased at a store 1, 2, 3, 4, 5 and 6 .....or n and the price of  
goods is settled by using the prepaid card P, the price data and the card data for the prepaid card  
P are transmitted from the terminal unit T1, T2, T3, T4, T5, and T6 .....or ~~Tn~~ for the prepaid  
card installed in the store to a computer of the bank E with which the store has an account. The  
computer of the bank E transmits a settlement data including the price data and the card number  
to the settlement band BC for the debit card D. The settlement band BC confirms the card  
number of the prepaid card P as to whether or not the prepaid card P is a forgery or debasement  
card. If it is confirmed that the prepaid card is proper, the settlement amount corresponding to  
the price data is withdrawn from the settlement account for the prepaid card and then the  
settlement amount is transmitted to the account of the bank E requiring the settlement. When the  
above processing have been executed, a series of settlement procedures are finished. If the  
settlement bank ties up with a card issuance company, the settlement data is transmitted to the

card issuance company and settled with the card issuance company. Thereafter, the settlement data is transmitted to the settlement bank BC. Further, the prepaid card terminal units T1, T2, T3, T4, T5, and T6;.....Tn are constructed in the same structures as a conventional prepaid card terminal unit and the explanation thereof is omitted. In addition, the above description is explained as to the case that the prepaid card is used with store selling goods, but the prepaid card may be used for paying a charge for service offered by a store or a service industry.